

Exhibit 1

22038604

Civil Action No. 22 H04566Date Filed 11/23/2022Magistrate Court ☐Superior Court ☐State Court ☐

Georgia, Gwinnett County

Attorney's Address

Timothy King
1006 Palmer rd. Marietta Ga.
Plaintiff

VS.

Trust Bank Inc.CSC
Defendant

Name and Address of party to be served.

CSC - Trust Bank Inc.
2 Sun Court, Suite 400
Peachtree Corners, GA 30092
Garnishee

Sheriff's Entry Of Service

Personal	<input type="checkbox"/>	I have this day served the defendant _____ personally with a copy of the within action and summons.
Notorious	<input type="checkbox"/>	I have this day served the defendant _____ by leaving a copy of the action and summons at his most notorious place of abode in this County. Delivered same into hands of _____ described as follows age, about _____ years; weight, about _____ pounds; height, about _____ feet and _____ inches; domiciled at the residence of defendant.
Corporation	<input checked="" type="checkbox"/>	Served the defendant <u>TRUST BANK INC</u> a corporation by leaving a copy of the within action and summons with <u>Alisha Smith</u> in charge of the office and place of doing business of said Corporation in this County.
Tack & Mail	<input type="checkbox"/>	I have this day served the above styled affidavit and summons on the defendant(s) by posting a copy of the same to the door of the premises designated in said affidavit, and on the same day of such posting by depositing a true copy of same in the United States Mail, First Class in an envelope properly addressed to the defendant(s) at the address shown in said summons, with adequate postage affixed thereon containing notice to the defendant(s) to answer said summons at the place stated in the summons.
Non Est	<input type="checkbox"/>	Diligent search made and defendant _____ not to be found in the jurisdiction of this Court.

This 8 day of Dec, 2022.Shirley Collins, SO 500
Deputy

Sheriff Docket _____ Page _____

Gwinnett County, Georgia

WHITE: Clerk

CANARY: Plaintiff / Attorney

PINK: Defendant

22A04566

STATE COURT OF DEKALB COUNTY
GEORGIA, DEKALB COUNTY

No. _____

Date Summons Issued and Filed
1/23/2022

SUMMONS

/s/ Monica Gay

Deputy Clerk

Deposit Paid \$ _____

Timothy L. King
1006 Palmer rd, Lithonia, Ga 30058
(Plaintiff's name and address)

[] ANSWER

vs.

[X] JURY

Trust Bank INC. CSC
2 Sun Court, suite 400
Peachtree Corners, Ga 30092
(Defendant's name and address)

TO THE ABOVE-NAMED DEFENDANT:

You are hereby summoned and required to file with the Clerk of State Court, Room 104, DeKalb County Courthouse, 556 N. McDonough Street, Decatur, Georgia 30030 and serve upon the plaintiff's attorney, to wit:

Timothy L. King
(Name)
1006 Palmer rd, Lithonia, Ga 30058
(Address)
770-407-9537
(Phone Number) (Georgia Bar No.)

an ANSWER to the complaint which is herewith served upon you, within thirty (30) days after service upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the complaint. (Plus cost of this action.)

Defendant's Attorney

Third Party Attorney

Address

Address

Phone No.

Georgia Bar No.

Phone No.

Georgia Bar No.

TYPE OF SUIT

- ☐ Account
☐ Contract
☐ Note
☐ Trover
☐ Personal Injury
☐ Medical Malpractice
☐ Legal Malpractice
☐ Product Liability
☒ Other

Principal \$ 70,000

Interest \$ 14,400

Atty Fees \$ _____

☐ Transferred From _____

(Attach BLUE to Original and WHITE to Service Copy of complaint)

sum CASE 230095
DEKALB COUNTY, GA
11/23/2022 3:16 PM
E-FILED
BY: Monica Gay

IN THE STATE COURT OF DEKALB COUNTY
STATE OF GEORGIA

Timothy L. King
Plaintiff

vs.

Truist Bank INC.
Defendant

22A04566

CIVIL ACTION FILE NO. _____

COMPLAINT

1.

The defendant(s), herein named is a resident of DeKalb County Georgia, and is subject to the jurisdiction of this Court.

2.

That the Defendant is indebted to the Plaintiff in the amount of \$ 84,000, for Truist Bank has erroneously reported two "Late payment" (30,60) entries to the 3 credit bureaus on my HELOC accts. These two Lates have caused irrevocable damage to my credit standing and financial endeavors (Investments) Thus, losing my credit worthiness and spending power. Over the past 5 mos. I have had 90% of my creditors, either drastically decrease my credit card limits or suspend my credit cards altogether. Letters were mailed to me stating that my credit was being taken because of the reported Lates. To date, I have lost 70K in available credit, my utilization has went to 90%, my Real Estate ventures have been put on hold and I can't get a decent loan anywhere.

3.

See. Affidavit attached.

The Plaintiff prays for judgment in the amount of \$ 84,000 plus cost.

Timothy L. King
1006 Palmer rd.
Lithonia Ga 30058
Plaintiff's Name and Address

Phone No.

770-407-9537

Home

Business

King582@hotmaill.com

Hello, my name is Timothy King. I am currently a Truist customer with several products from this Bank: Personal checking, two credit cards, and two business accts. and a HELOC. Several of my products originated with Suntrust. The acct. I would like to focus on, is the HELOC. In Jan. Feb. and March of 2022. I had challenges, getting funds into my personal acct. so that I could pay on My HELOC. Wire transfers, Zelle, and walking into an actual branch were all impossible Tasks. Not to mention trying to reach someone on the phone. So, in lieu of all this, I was forced to go to ATMs and deposit cash in the evenings after work.

Two deposits I distinctively remember are Feb. 3rd & April 24th \$1,600 and \$930. These deposits were made specifically to pay extra on my \$532 a month obligation to my HELOC acct. I would like to note that I didn't always have the availability to make these deposits in person because at random times I would be out of the country.

To fast forward to the reason for this complaint/correspondence. Truist Bank has erroneously reported two Lates to the credit bureaus on my HELOC accts. for the months of April and May of this year. These two Lates have caused irrevocable damage to my credit standing and financial endeavors (Investments). Over the past 5 months, I have had 90% of my creditors, either drastically decrease my credit card limits or suspend my credit cards altogether. Letters were sent to me stating that my credit was being taken because of the Lates being reported on my 3 credit files.

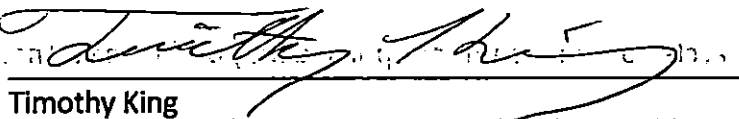
To date, I have lost 70K in available credit, my utilization has went to 90%, my Real Estate ventures have been put on hold and I can't get a decent loan anywhere. It took 5mos. to get Truist to remove the errored Lates that were reported to my credit. But it wasn't without numerous phone calls (30+), and countless visits to branches to speak with bankers and managers. Even more so, I had to make repeated credit disputes with all 3 credit bureaus.

Thankfully, on June 15th, a Truist customer service rep, on the phone, located the eras in my payments, that were not being applied right and she initiated an accurate dispute (#06-15-2022-6771016) that got things going in the right direction for me. The Lates have since been removed, my credit score has slightly edged back up but not to the 700s prior to Truist's large mistake with my credit.

My big single Question to Truist is: What is Truist going to do to make me Whole again? I have suffered immensely over the past several months by losing all the decent credit worthiness I built up over the past several yrs. I made a very reasonable request to a manager (Cynthia McCoy) at the Stone Crest Branch 2 mos ago. I made the request after she expressed to me that Truist had to make me Whole again. I asked that Truist fund my Investment Endeavors that I had in motion when Truist damaged my credit. (1). 25k business credit card (replace the suspended one by Synchrony) (2). Give me a business line of credit and (3). A personal loan to clear up my credit card debt and bring down my utilization.

All of this is more than reasonable, considering the large damage that has been inflicted upon me by Truist. To this very day, I have yet to receive a response from Ms. McCoy about my request. I would like to mention that there is a banker (Crystal Jones) in the Stone Crest branch who has been very helpful and empathetic to my whole plight with Truist. I really appreciated her help.

In closing, I am compelled to mention that if my reasonable request isn't met at some kind of level, I have no other choice but to fill out these court forms and let a magistrate rule on my moving papers in the court having jurisdiction over this matter. I hope we can soon come to a resolution so that all involved can be happy and continue on with our banking relationship.


Timothy King

10/18/2022
and Subm. Val